

SIMON D. HAYSOM (SH3078)
Simon Haysom LLC
One Railroad Ave
P.O. Box 487
Goshen, New York 10924
(845) 294-3596

Return Date: March 5, 2018
Time: 10:45 am

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X Chapter 13

In re,

Case No. 18-35997

Jolaine Frias

Debtor

-----X

NOTICE OF OBJECTION TO CLAIM 3 of QUANTUM 3 GROUP LLC AS AGENT FOR AQUA FINANCE, INC.

PLEASE TAKE NOTICE, that the debtor will move for an Order expunging Claim No. 3 of Quantum 3 Group LLC as agent for Aqua Finance, Inc., at a hearing before the Honorable Cecelia G. Morris, Chief United States Bankruptcy Judge at the Courthouse at 355 Main Street, Poughkeepsie, New York 12601 on March 3, 2019 at 10:45 am.

/s/ Simon Haysom

Dated: Goshen, New York
January 21, 2019

Simon Haysom (SH3078)
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To:

The President or Managing Member
Aqua Finance, Inc.
One Corporate Drive
Suite 300
WI, 54401

The President or Managing Member
Quantum Group LLC for
Aqua Finance, Inc .
POB 788
Kirkland, WA 98083-0788

Krista Preuss, Trustee
399 Knollwood Rd.
White Plains, NY 10603

Office of US Trustee
74 Chapel Street
Albany, NY 12207

Jolaine Frias
11 Sunset Ridge Rd
Monroe, NY 10950

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Simon Haysom, an attorney, admitted to practice in the State of New York, affirms the following under penalty of perjury in support of the the debtor's objection to Claim No. 3, as follows:

1. The debtor, Jolaine Frias, objects to Claim No. 3 filed by Quantum 3 Group, LLC, agent for Aqua Finance, Inc. The timely-filed claim is attached hereto as Exhibit A.
2. The claim in the amount of \$7,015.00 is excessive. The statement of balance due to creditor Aqua Finance, Inc. made available to my client shows a balance in 2014 of \$1,482.00 remaining on this purchase of a water system in the original total amount of \$8,695.00 Exhibit B.
3. Further the claim declares improperly, at Paragraph 9 of the Proof of Claim at Exhibit A, a security interest. Yet no security interest or its perfection can be found in the attachment to the Proof of Claim, nor is a cure amount as required by Bankruptcy Rule 3001 (c) (2) and (d) see attachment, Exhibit C.

4. The claim is therefore on the face of it bogus and fraudulent, and the claim should be expunged in its entirety.

WHEREFORE, the debtor requests that the court expunge Claim No. 3 of Quantum 3 Group LLC as Agent for Aqua Finance, Inc. as a bogus and fraudulent claim, pursuant to B.R. 3001 (c) (D).

/s/ Simon Haysom

Dated: Goshen, New York
January 21. 2019

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